

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

IN RE:)	
JEFFREY ALAN KIRKWOOD and)	
SANDRA ANN KIRKWOOD,)	CASE NO. 11-01934-JAF
)	CHAPTER 13
<u>Debtors.</u>)	

**CONSENT ORDER GRANTING DEBTORS' MOTION TO DETERMINE SECURED
STATUS OF CLAIM ONE (1) OF WELLS FARGO BANK, N.A. AND TO STRIP LIEN
EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtors' Motion to Determine Secured Status of the Homestead property mortgage held by Wells Fargo Bank, N.A. (Claim One) and to Strip Lien (the "Motion") filed August 23, 2011, and in accordance with Rule 2002-4, Local Bankruptcy Rules, Creditor and Debtors having agreed, it is

ORDERED:

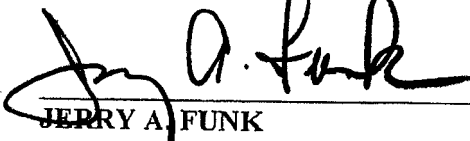
1. The Motion to Determine Secured Claim Status of Claim One (1) is GRANTED pursuant to 11 U.S.C. §506(a) and the mortgage lien is voided pursuant to 11 U.S.C. §506(d).
2. The value of that portion of Claim One (1) secured by Real Property (Homestead) is \$0.00. The balance of this claim shall be treated as unsecured.
3. The legal description of this property is as follows:

Lot 29, Block 13, Manor Del Rio, According to the Plat Thereof, Recorded in Plat Book 30, Pages 29 and 29A of the Current Public Records of Duval County, Florida.

4. The mortgage held by Wells Fargo Bank, N.A.. recorded on June 9, 2006 at Book 13318, Pages 511 through 515, Document No. 2006200871 of the official records of Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Wells Fargo Bank,

N.A.'s lien prior to the entry of the Debtors' discharge. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DATED this 7 day of November 2011 at Jacksonville, Florida


JERRY A. FUNK
United States Bankruptcy Judge

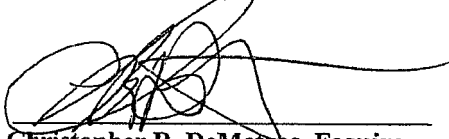
Copies to:

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210, Jacksonville, FL 32207
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Creditor, Michael Kalbach, Wells Fargo Bank, N.A., Home Equity Group,
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Page Three
Order Granting Motion to Determine Secured Status
Case No.: 11-01934-JAF

Consented to by:

**BANKRUPTCY LAW FIRM OF
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November 4, 2011

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RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
S.B. VOL. 54 NO. 7430